

Lenora Galitz
38 Hancock Dr.
Glenmont, NY 12077
cell:518-469-3539
lenorapfeffer@gmail.com

December 8, 2021

Clerk of United States District Court
Eastern District of Virginia,
701 East Broad Street,
Richmond, VA 23219,

Re: Objection Settlement of Halcom, et al. v. Genworth Life Insurance Company, et al.,
Case No. 3:21-cv-00019-REP

Honorable Robert E. Payne

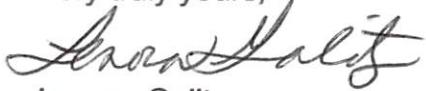
I object to the settlement. It is not fair, reasonable, nor adequate for all of the policyholders. Diminution of the capitalization of Genworth, the Defendant, is antithetical to the best interest of the Defendant's policyholders who seek full protection from the raising costs of long term care and who are members of the purported Class. I am a policy holder, policy number VCG14417 and a member of the Class.

I object to the huge award of Attorney's fees.

The Settlement is antithetical to my interests in the long term solvency of the Defendant and its ability to pay policy claims far into the future.

I hereby incorporate by reference the objections and the reasons therefore that are set forth in the letter of objection filed by my husband, Alan A. Pfeffer, dated December 8, 2021.

Very truly yours,



Lenora Galitz

cc: Halcom v. Genworth Settlement Administrator,
P.O. Box 5749,
Portland, OR 97228-5749.

